Business plan

Vamo — Kiosk + AI advisor on WhatsApp that greets, quotes, books test drives, verifies identity and builds the customer's loan application at the dealership.

1. Summary

Vamo is a smart quoting tool for dealerships: a kiosk or totem on the sales floor with a dynamic QR code connects the customer to an AI advisor on WhatsApp (and voice at the kiosk) that knows the catalog, prices and promotions, books the test drive, verifies identity with a liveness check, fills out the bank's loan application, collects the e-signature, and hands everything to the salesperson in a CRM with per-kiosk tracking.

No customer ever waits at your dealership again.

2. Problem

- At dealerships, customers wait for a salesperson to free up; every minute of waiting is a sale for the competition.
- 72% of new cars in Mexico are bought on credit, but assembling the bank file takes days of paperwork.
- Dealerships don't know which kiosk, model or campaign drove each sale: the funnel is a black box.

3. Solution and product

- Scan: dynamic QR (rotates every 30 s) that records dealership, kiosk and model.
- Chat: 24/7 AI advisor on WhatsApp, understands voice notes, Spanish and English; hands off to a human salesperson.
- Drive: books the test drive with a reminder the day before.
- Finance: KYC with liveness check (Menteia KYC engine), pre-filled multi-bank loan application and e-signature with DocuSign.
- Close: CRM with salesperson inbox, funnel by stage, and QR → approved-loan conversion by dealership and kiosk.

Technology

- LLM-based conversational advisor on WhatsApp Business; ElevenLabs voice at the kiosk.
- n8n orchestration; DocuSign, Google Calendar/Sheets, API and webhook integrations.
- Menteia KYC engine (OCR, biometrics, voter roll) reused.
- Leased hardware (totem, screen, countertop kiosk) with remote monitoring.

4. Market

Level	Annual size	How it is calculated
TAM	US$17 M	~2,800 car dealerships in Mexico (AMDA) × ~US$6k/year
SAM	US$4 M	Ford/Lincoln (120+ dealerships) and volume brands with a sales floor (~650 dealerships)
SOM	US$350k	~60 kiosks in 24–36 months at a ticket of ~US$5.7k/year

Supporting data:

- 1.52 M new cars sold in 2025 (INEGI); 1.62 M per AMDA (Mexican dealers association).
- Over 2,800 dealerships of 75 brands in 210 cities (AMDA).
- 952k auto loans originated in 2025 (+6.8%).
- Ford has more than 120 dealerships in its Mexico network.

Market figures are estimates based on public sources; validate them before sending to institutional funds.

5. Target customer

- Dealer groups and dealerships of volume brands (Ford, Lincoln and others).
- High-traffic used-car dealerships and lots.
- Future: motorcycles, machinery and dealerships in LatAm and the Hispanic US.

6. Business model and pricing

Monthly lease per kiosk including hardware, installation, AI advisor and support. Additional revenue per completed loan file and from add-on modules (KYC, signature).

Item	Price
Lease per kiosk (all-inclusive)	US$324 / month
Completed loan file	US$15–30 per file
WhatsApp agent without kiosk (digital dealerships)	US$189 / month
DMS integration	Free

7. Go-to-market strategy

- Pilot with Ford and Lincoln at 3 locations as a brand reference case.
- Expansion within the pilot's dealer groups (selling at group level, not dealership by dealership).
- Program with the brand (OEM) to recommend Vamo to its dealer network.
- Partnerships with auto lenders and banks that benefit from complete loan files.

8. Competition and positioning

Alternative	What it offers	Our advantage
Automotive CRM (Salesforce, DealerSocket)	Lead management	Serves the customer on the floor and on WhatsApp
Brand chatbots	Generic answers	Quotes, books, verifies identity and builds the loan
Host / salesperson on duty	Limited human attention	0 s wait, 24/7
Auto lending platforms	Financing only	From first contact to signed contract

9. Defensible advantages

- Full flow in one product: from floor greeting to signed loan, without integrating 5 vendors.
- Physical + digital: the kiosk captures customers already at the dealership; WhatsApp follows up afterward.
- Real attribution: every sale tied to dealership, kiosk and model via the dynamic QR.
- Monthly lease with no upfront investment and no DMS integration project.

10. Traction

- Pilot underway with Ford and Lincoln in Mexico: 3 locations.
- Full product in demo: kiosk, WhatsApp, test drive, KYC, loan, signature and CRM.
- Public price set: US$324 per kiosk per month.

11. Team

Partner	Role	Stake in Menteia
Rafael Herrera	CEO / CFO	33.3%
Vladimir Díaz	CTO	33.3%
Francisco D'Angelo	Head of Legal and Compliance	33.3%

Hires funded by the round:

- Senior full-stack engineer — from month 1
- B2B account executive — from month 1
- Customer success / implementation — from month 3
- Full-stack developer — from month 6
- Support / operations — from month 8

12. Financial projection (24 months)

Quarter	Revenue	Expenses	Net cash flow	Cumulative cash flow
Q1	US$0	US$50,449	US$-50,449	US$-50,449
Q2	US$7,726	US$59,448	US$-51,723	US$-102,171
Q3	US$18,914	US$70,637	US$-51,723	US$-153,894
Q4	US$30,103	US$72,705	US$-42,601	US$-196,496
Q5	US$41,292	US$72,948	US$-31,656	US$-228,151
Q6	US$52,481	US$73,191	US$-20,710	US$-248,861
Q7	US$63,670	US$73,434	US$-9,764	US$-258,625
Q8	US$74,858	US$73,677	US$1,182	US$-257,443

- Monthly recurring revenue (MRR) at month 24: **US$26,196** (ARR US$314,352)
- Total 24-month spend: **US$546,487**; cumulative revenue: **US$289,044**
- Projected monthly breakeven: **month 23**

Revenue assumptions:

- Pilot unpaid through month 3; the 3 locations convert to contract in month 4.
- ~2.8 new kiosks per month: ~59 kiosks by month 24.
- Revenue per kiosk: US$324 lease + US$120 from loan files (~5 per kiosk per month at US$24).
- 'Other' includes kiosk hardware amortization (US$2,000/month, growing with the fleet).

13. The round

- Amount: **US$625,000** for **25.8%** (pre-money US$1,800,000, post-money US$2,425,000).
- Use of funds detailed in *06_Modelo_Financiero_y_Ronda* (financial model and round).

14. Risks and mitigation

Risk	Mitigation
Pilot without documentary evidence yet	Letter of intent and pilot metrics before presenting to funds
Long sales cycle with dealer groups and the brand	Group-level contracts and a program with the brand
Hardware cost	Lease with a 12-month minimum term; hardware amortized over 9 months
Regulated processes (identity, credit, signature)	Recorded LFPDPPP consents; banks responsible for credit decisions
Dependence on WhatsApp/Meta and OpenAI	Backup providers and a verified number per dealership